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Amendment and Response to Office Action
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AMENDMENTS TO THE SPECIFICATION

In the "ABSTRACT" section on page 57, please delete the text shown by ~~strikethrough~~, and add the text shown by underlining.

Methods and systems are provided by ~~embodiments of the invention~~ for automatically determining and collecting a monetary contribution from an instrument associated with a donor. An embodiment of a method according to the invention includes receiving an instrument, determining a currency amount of the instrument, and determining a monetary contribution. ~~To determine the monetary contribution, the method determines whether the instrument is a billing instrument or financial instrument.~~ If the instrument is a financial instrument, the method ~~determines whether authorization exists for a monetary contribution.~~ If authorization exists, the method rounds the currency amount of the financial instrument downward to a lower currency amount; and determines the difference (a positive value) between the currency amount of the financial instrument and the lower currency amount, ~~wherein the difference is for~~ the monetary contribution. If the instrument is a billing instrument, the method ~~determines whether authorization exists for a monetary contribution.~~ If authorization exists, the method rounds the currency amount of the billing instrument upward to a higher currency amount; and determines the difference (a positive value) between the higher currency amount and the currency amount of the billing instrument, ~~wherein the difference is for~~ the monetary contribution. The method also collects the monetary contribution into the target account. ~~Algorithms associated with determining a monetary contribution useful in carrying out such systems and methods are described.~~